

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Madeline A. Ceraul

Debtor

Case No. 16-17821-pmm

Chapter 13

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: Dec 27, 2021

Form ID: 138OBJ

Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:****Recip ID****Recipient Name and Address**

- db + Madeline A. Ceraul, 204 South Main Street, Pen Argyl, PA 18072-9699
- smg + Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
- smg + City Treasurer, Eighth and Washington Streets, Reading, PA 19601
- smg + Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
- smg + Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
- smg + Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
- 13939395 + Citibank, N.A., as Trustee et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
- 13823800 + Equicredit Corporation of America, 10401 Deerwood Park Boulevard, Jacksonville, Florida 32256-5007
- 13823801 + Hladik, Onorato & Federman, 298 Wissahickon Avenue, North Wales, Pennsylvania 19454-4156
- 14641737 + Rushmore Loan Mgmt Svcs, LLC, c/o Lorraine Gazzara Doyle, Esq., FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
- 13823803 + Select Portfolio Servicing, Inc., Attention: Bankruptcy Department, P.O. Box 65250, Salt Lake City, Utah 84165-0250
- 13823805 ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court: Toyota Financial Services, P.O. Box 8026, Cedar Rapids, Iowa 52409-8026
- 13823804 + Tek-Collect, Inc., 871 Park Street, Columbus, Ohio 43215-1441
- 13845368 + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
- 14536016 + U.S. Bank Trust, c/o Brian E. Caine, Esq., PARKER McCAY P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
- 14642613 + U.S. Bank Trust National Association, as Trustee for Dwelling Series III, Trust, C/O Rushmore Loan Management Services, P.O. Box 55004 Irvine, CA 92619-5004
- 14024742 + US Bank Trust National Association as Trustee, c/o BSI Financial Services, 1425 Greenway Dr., ste 400, Irving TX 75038-2480
- 13978242 + William Hronis, Esquire, 609 West Hamilton Street, Suite 18, Allentown, PA 18101-2125

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

- smg + Email/Text: usapae.bankruptcynotices@usdoj.gov Dec 28 2021 02:52:00 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
- 13823798 Email/PDF: AIS.cocard.ebn@aisinfo.com Dec 28 2021 03:01:46 Capital One, P.O. Box 71083, Charlotte, North Carolina 28272-1083
- 13823797 + Email/PDF: AIS.cocard.ebn@aisinfo.com Dec 28 2021 03:01:46 Capital One, P.O. Box 30285, Salt Lake City, Utah 84130-0285
- 13823799 + Email/Text: bankruptcy@diamondresorts.com Dec 28 2021 02:52:00 Diamond Resorts FS, 10600 W. Charleston Boulevard, Las Vegas, Nevada 89135-1260
- 13882083 + Email/Text: bknottices@totalcardinc.com Dec 28 2021 02:52:00 Mid America Bank & Trust, PO Box 89725, Sioux Falls, SD 57109-9725
- 13823802 + Email/Text: bknottices@totalcardinc.com Dec 28 2021 02:52:00 Mid-America Bank & Trust, 5109 South Broadband Lane, Sioux Falls, South Dakota 57108-2208
- 13873324 Email/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 28 2021 03:01:50 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
- 13821301 Email/Text: RVSVCBICNOTICE1@state.pa.us

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Dec 27, 2021

Form ID: 138OBJ

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13823805

Email/Text: TFS\_Agency\_Bankruptcy@toyota.com

Dec 28 2021 02:52:00

Pennsylvania Department of Revenue, Bankruptcy  
Division PO Box 280946, Harrisburg, PA  
17128-0946

Dec 28 2021 02:52:00

Toyota Financial Services, P.O. Box 8026, Cedar  
Rapids, Iowa 52409-8026

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
BRIAN E. CAINE	on behalf of Creditor US Bank Trust National Association as Trustee of the Igloo Series III Trust bcaine@parkermccay.com BKcourtnotices@parkermccay.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Citibank N.A., as Trustee et al c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
JILLIAN NOLAN SNIDER	on behalf of Creditor US Bank Trust National Association as Trustee of the Igloo Series III Trust jsnider@fbtlaw.com agilbert@tuckerlaw.com
JONATHAN C. SCHWALB	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Dwelling Series III Trust bankruptcy@friedmanvartolo.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Dwelling Series III Trust ldoyle@milsteadlaw.com, bankruptcy@friedmanvartolo.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmillawgroup.com rsolarz@kmillawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-4

User: admin

Page 3 of 3

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WILLIAM HRONIS

on behalf of Debtor Madeline A. Ceraul william.hronis@gmail.com hronis@rcn.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Madeline A. Ceraul

Debtor(s)

Case No: 16-17821-pmm  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 12/27/21